

FIG. 1

-DPC-

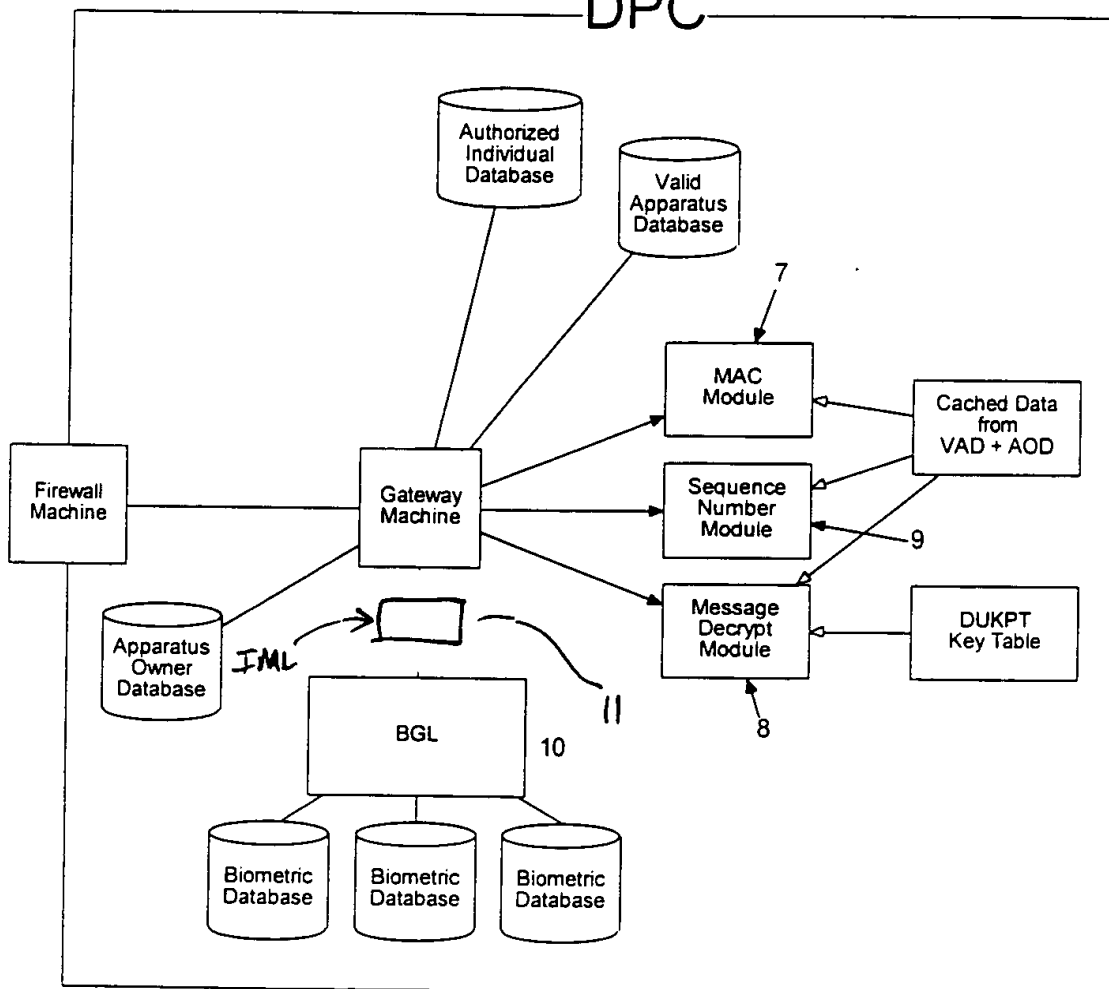


FIG. 2

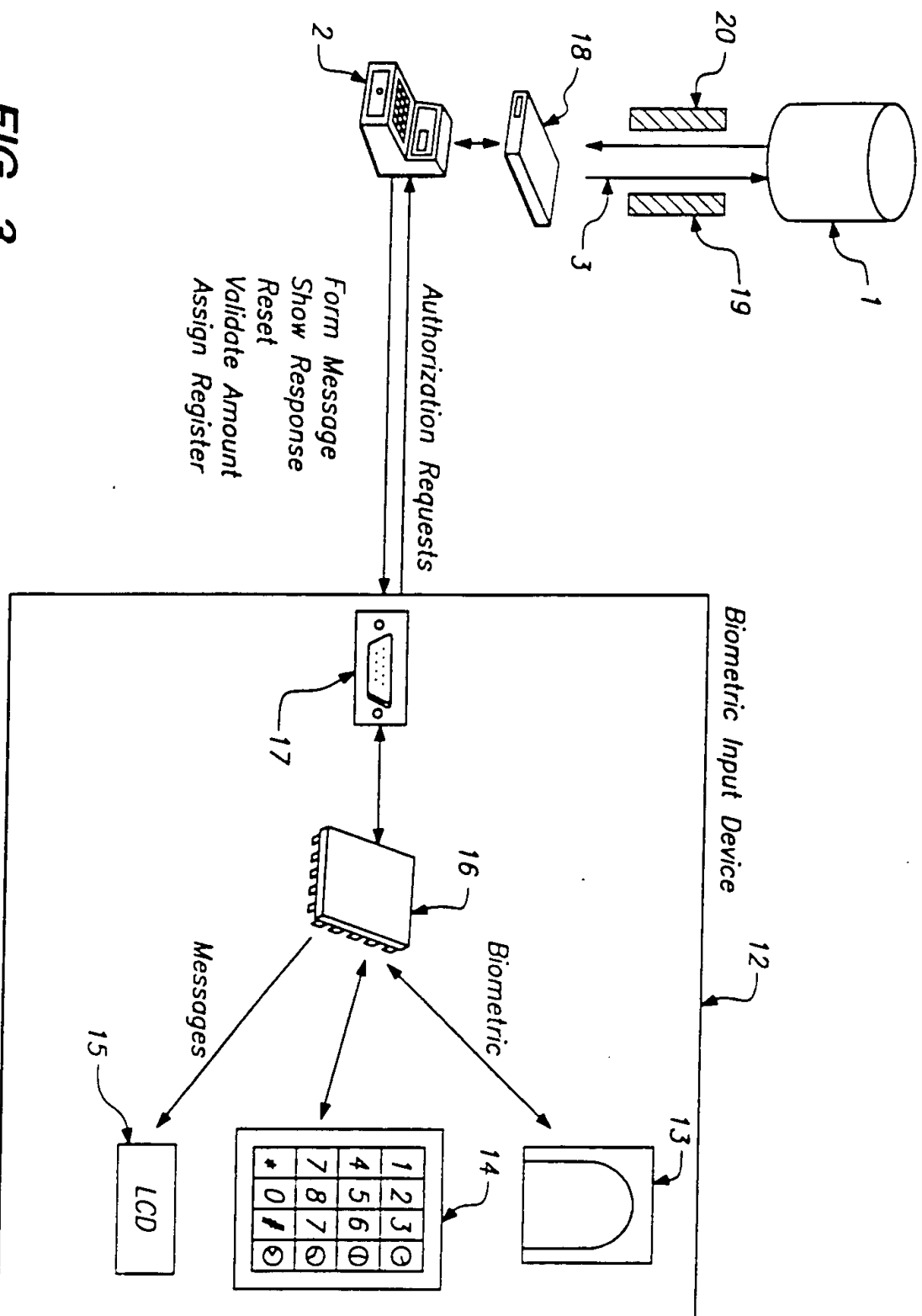


FIG. 3

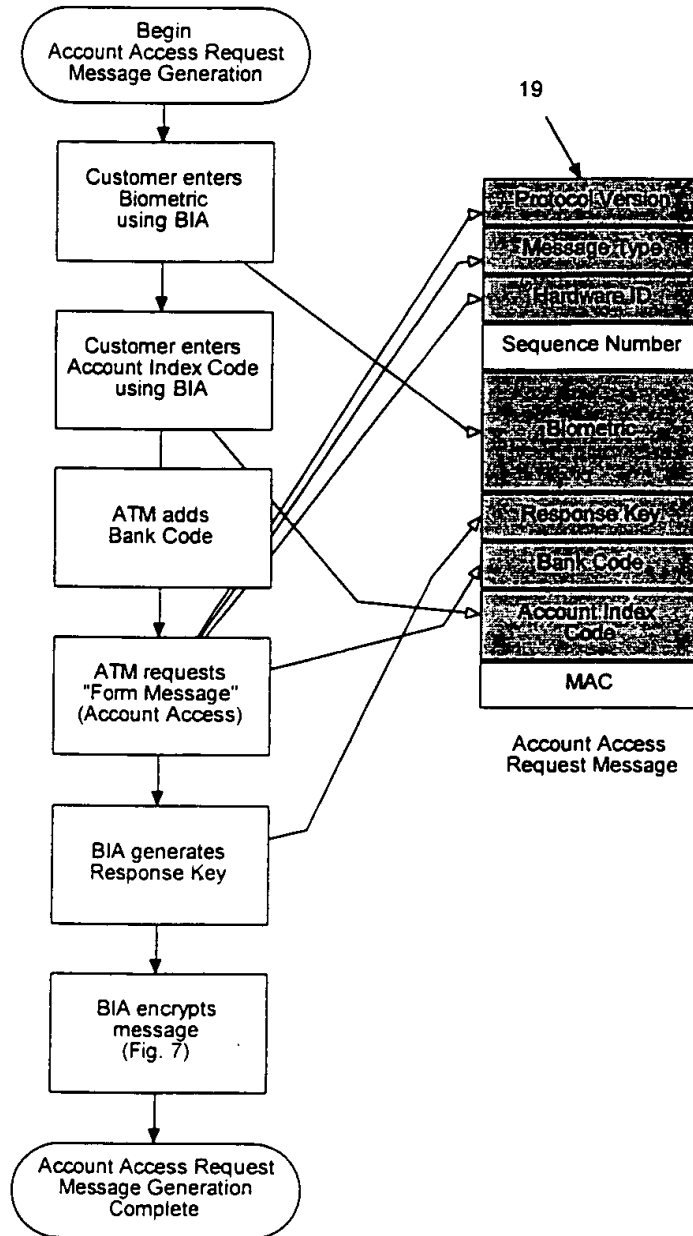


FIG. 4 a.

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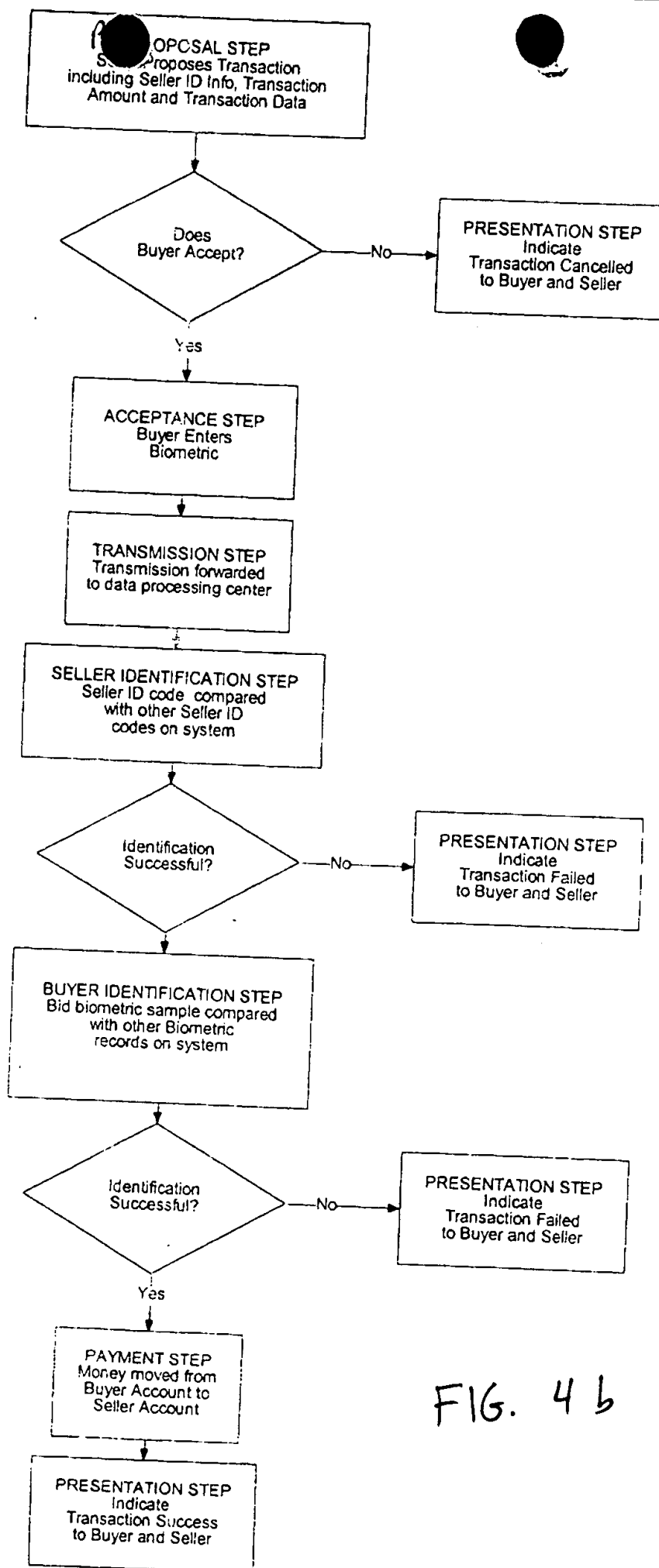
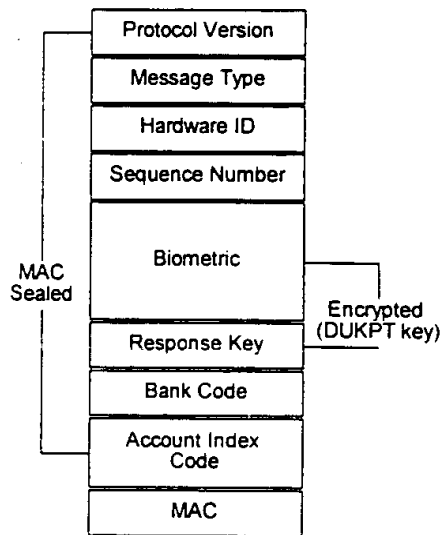
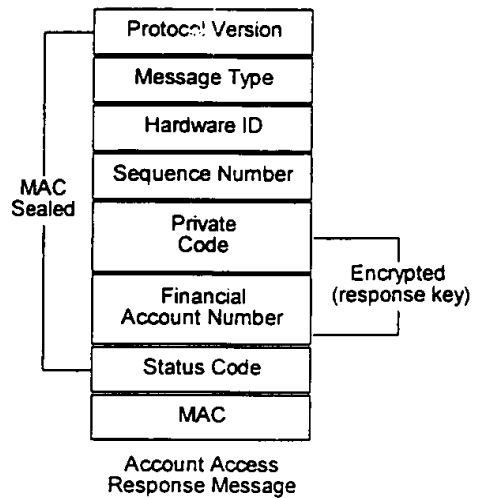


FIG. 4b



Account Access Request Message

FIG. 5



Account Access Response Message

FIG. 6

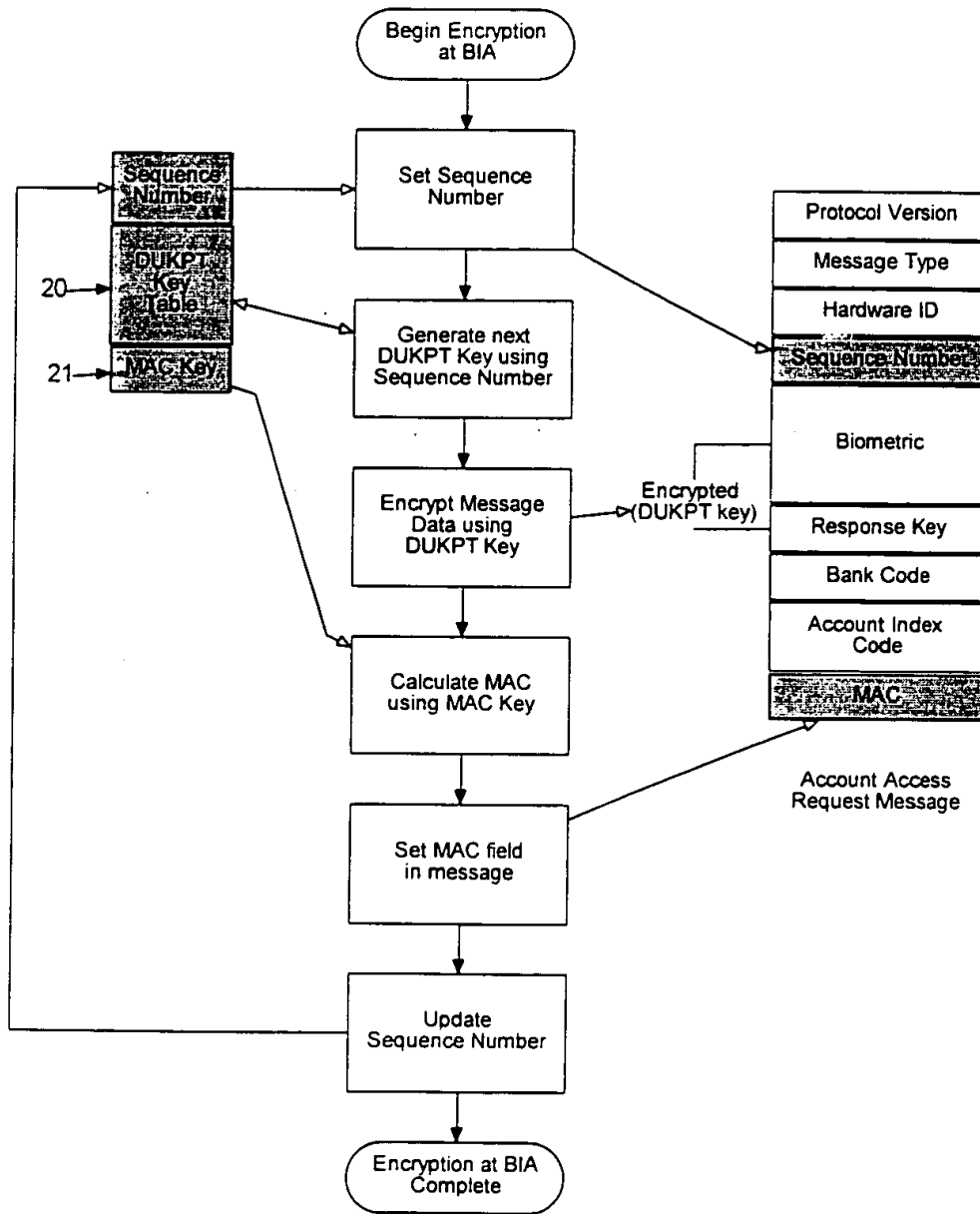


FIG. 7

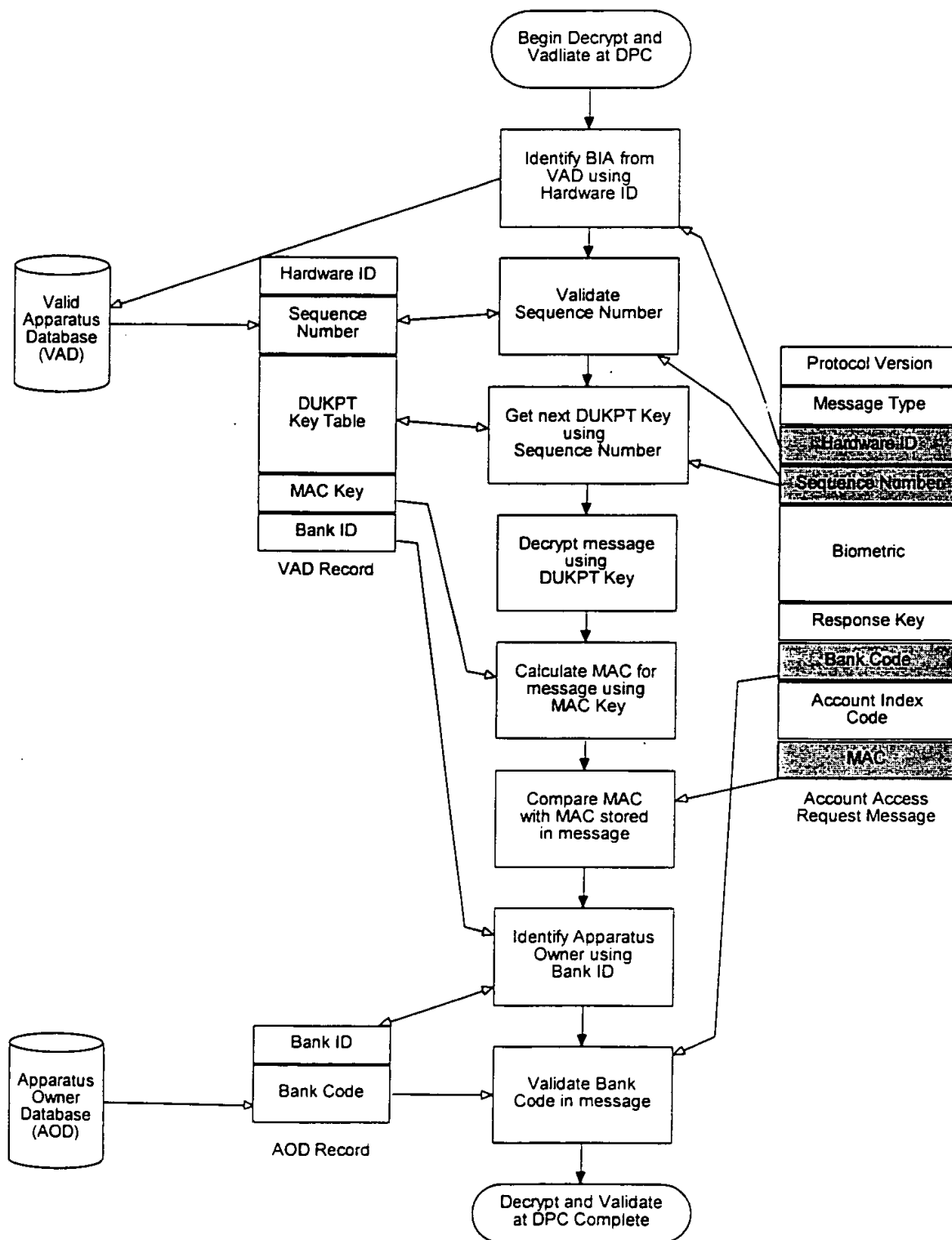
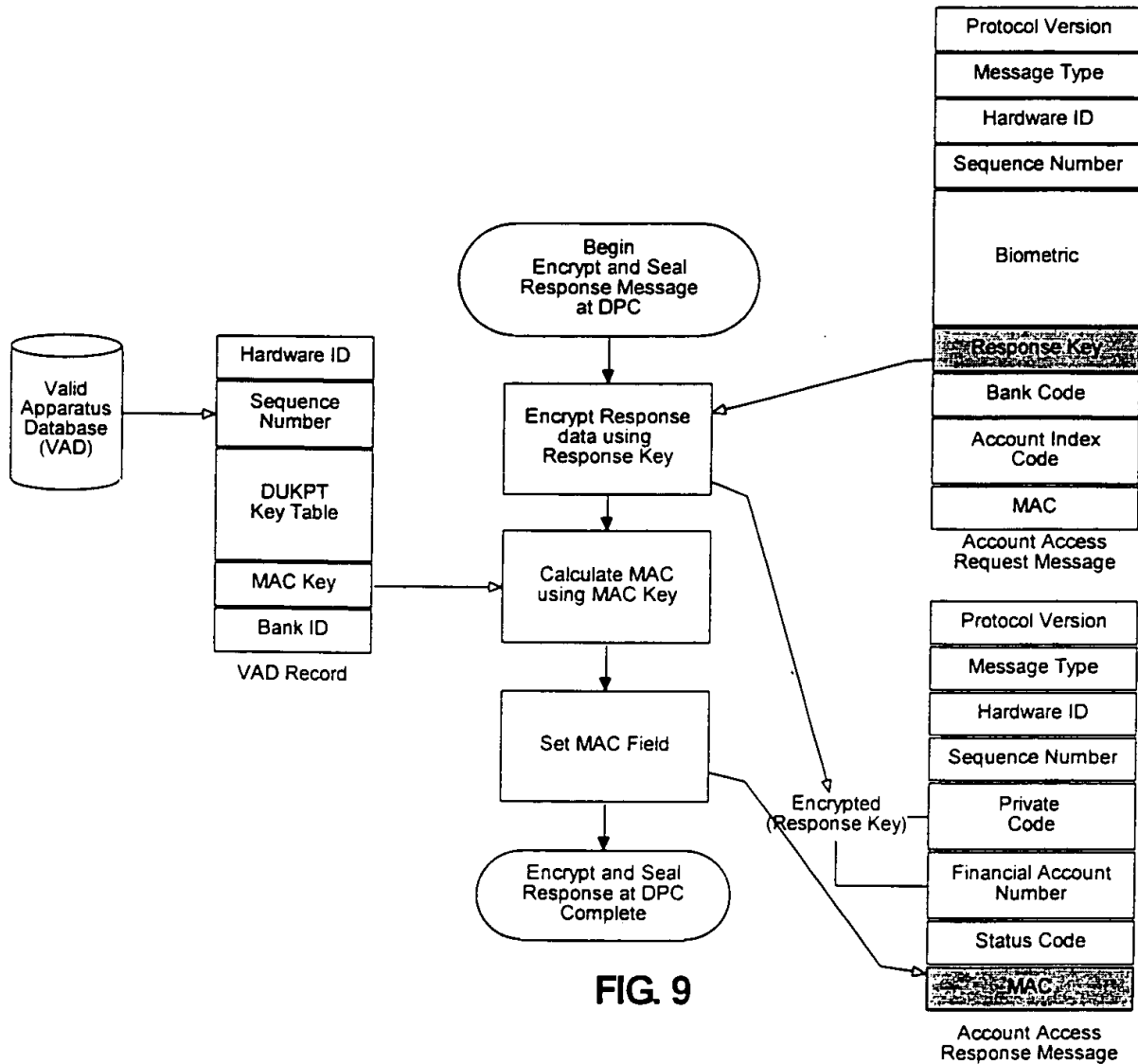


FIG. 8



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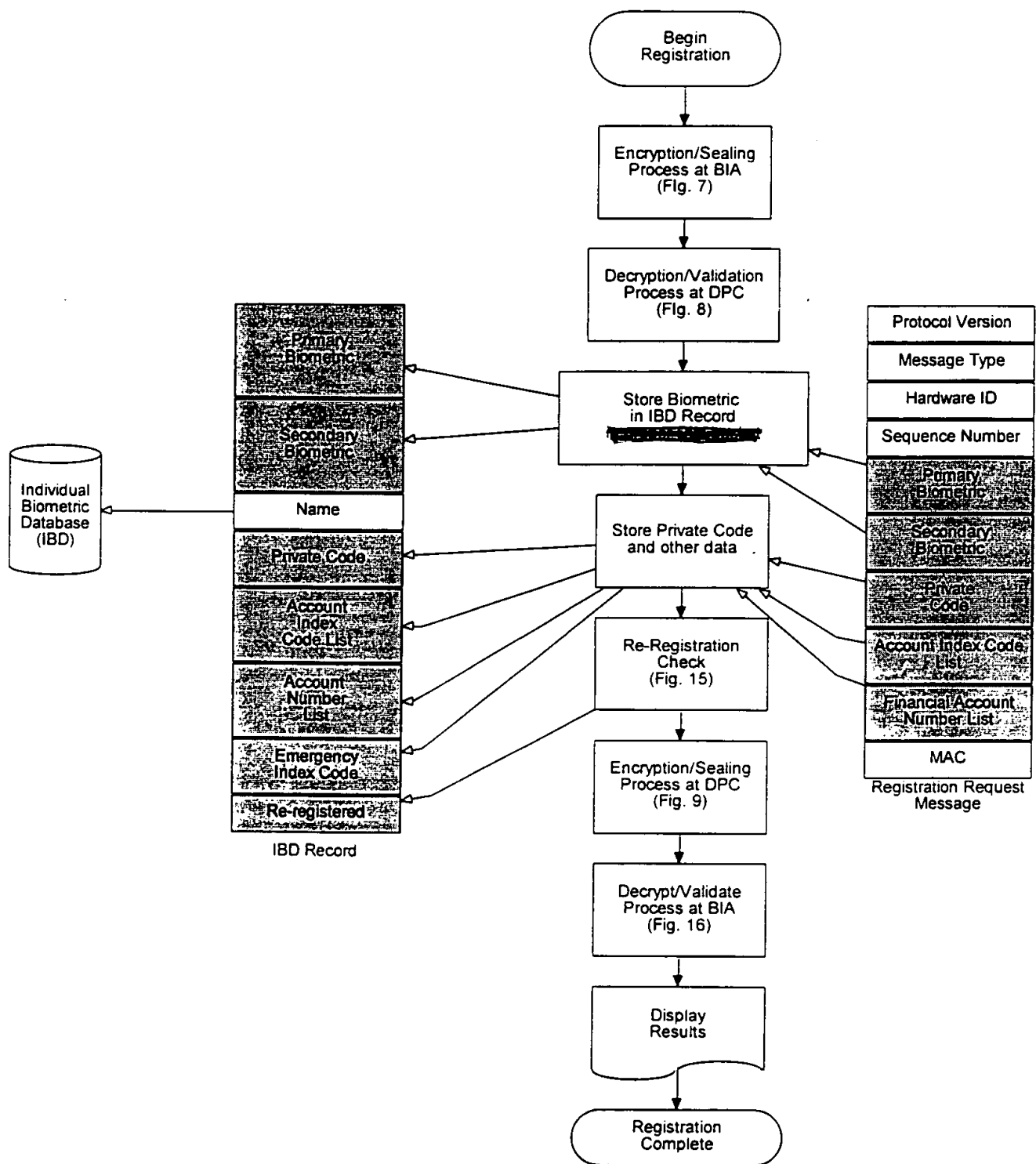
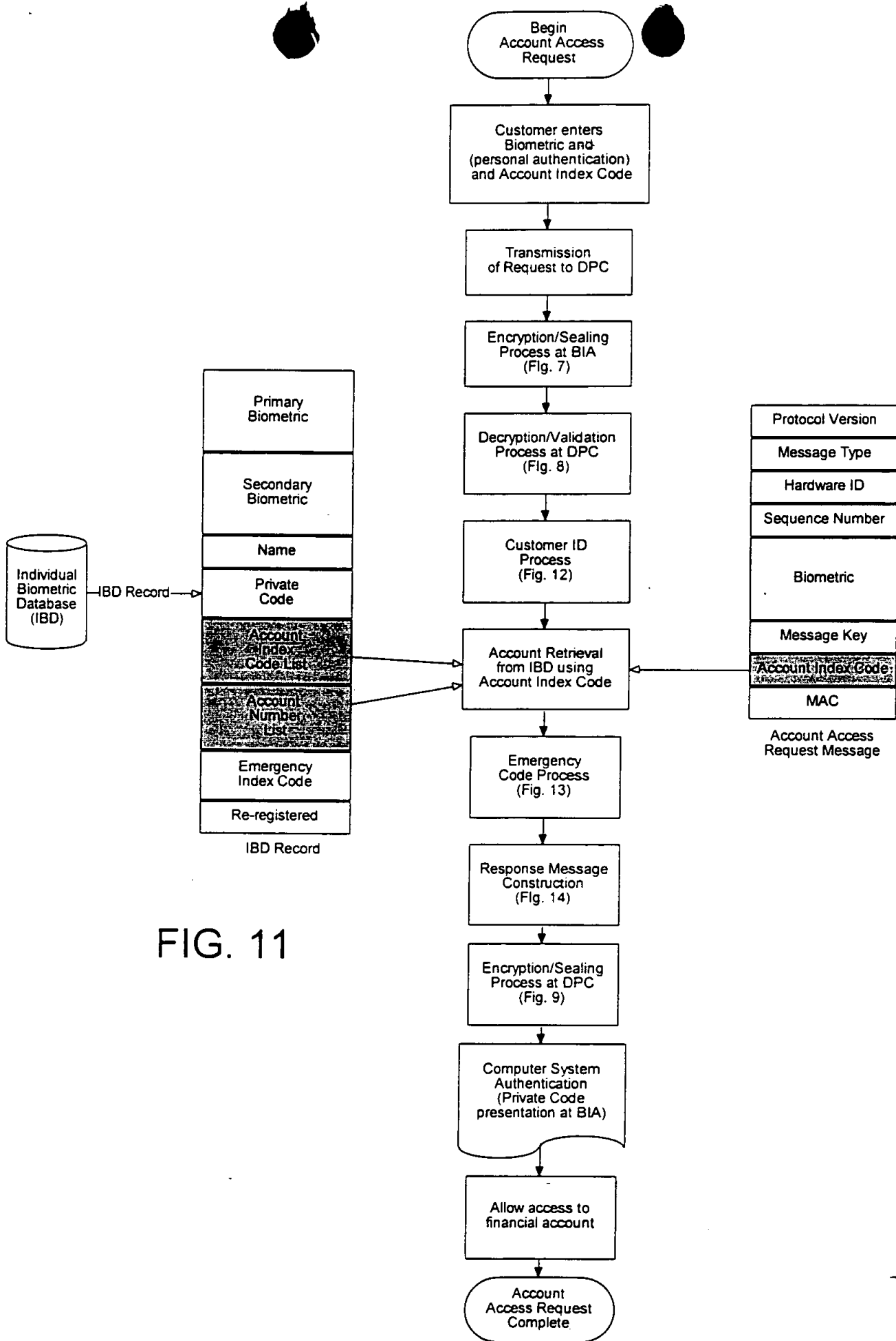


FIG. 10

03/20/2013 10:47:00



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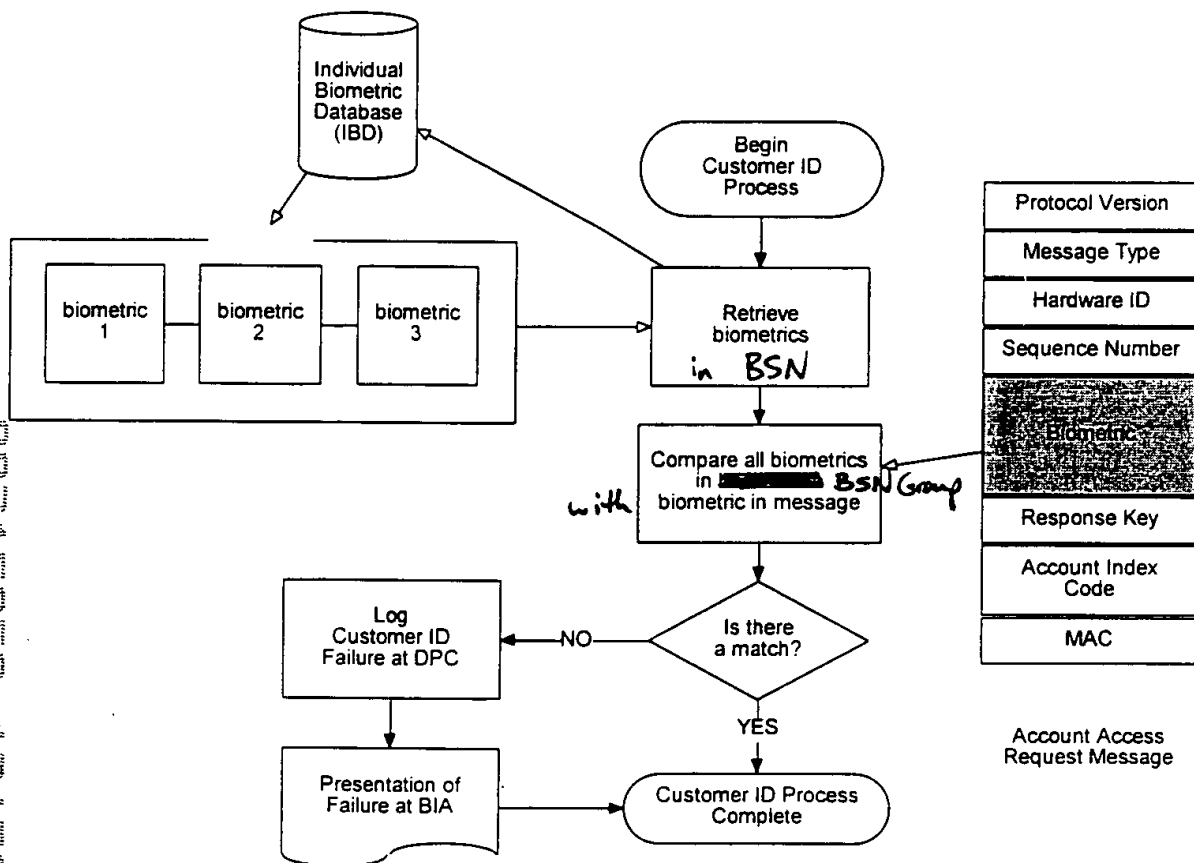


FIG. 12

The flowchart, labeled FIG. 13, illustrates the process of constructing an Account Access Response Message. It begins with an oval labeled "Account Access Response Message Construction". This leads to a decision diamond "Customer Identified?". If the answer is "NO", the process moves to a rectangular box "Error Message: 'customer not identified' Status Code: failed". If the answer is "YES", it moves to another decision diamond "Account Index Code OK?". If the answer is "NO", it moves to a rectangular box "Set Error: access failed" Status Code: failed". If the answer is "YES", it moves to a rectangular box "Set Status Code: OK".

From the "Set Status Code: OK" box, the process moves to a rectangular box "Retrieve Private Code from IBD Record and set field in response message". This box then leads to an oval labeled "Account Access Response Message Construction Complete".

On the right side of the flowchart, there is a vertical stack of seven rectangular boxes representing the fields of the "Account Access Response Message". From top to bottom, these fields are: "Protocol Version", "Message Type", "Hardware ID", "Sequence Number", "Error Message", "Private Code", "Financial Account Number", "Status Code", and "MAC".

Arrows indicate the flow of data into these fields:

- The "Error Message" field receives input from the "Error Message: 'customer not identified' Status Code: failed" box.
- The "Private Code" field receives input from the "Retrieve Private Code from IBD Record and set field in response message" box.
- The "Status Code" field receives input from both the "Set Error: access failed" Status Code: failed" box and the "Set Status Code: OK" box.

FIG. 13

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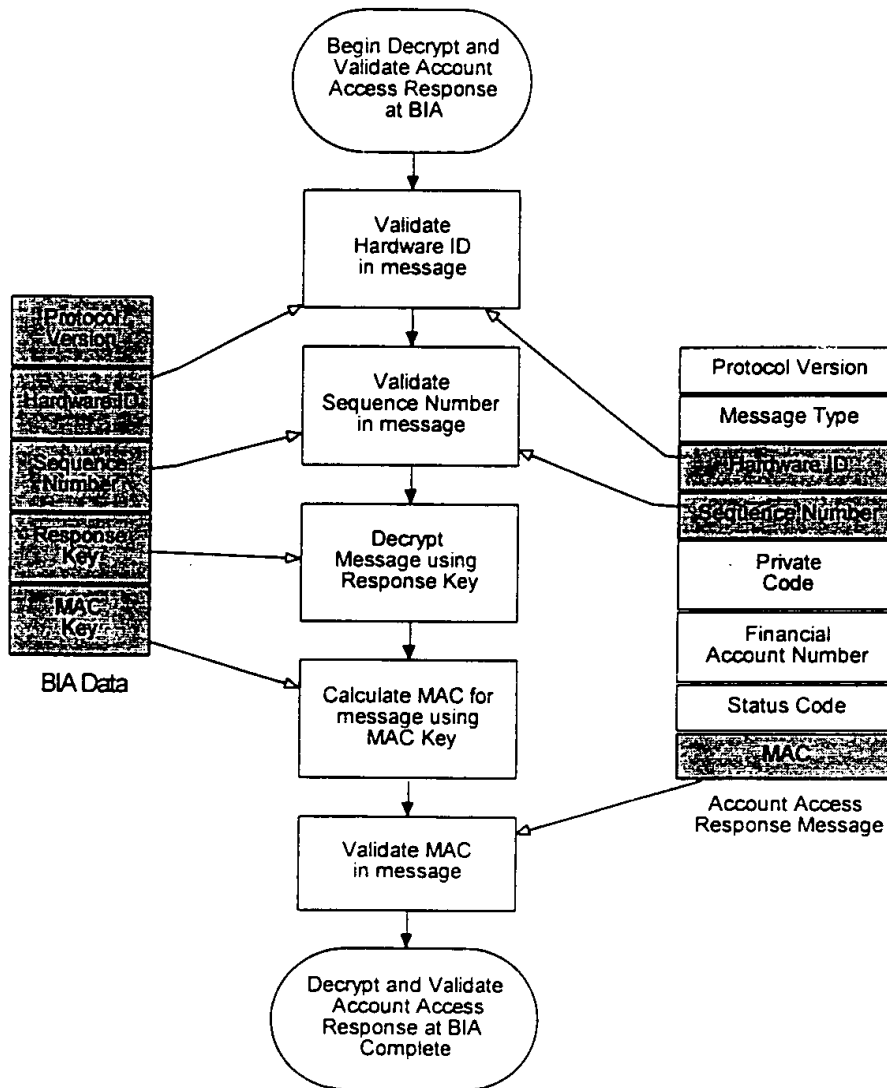


FIG. 14